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RECOVERY



F E M A
ISSUE 2

PEOPLE HELPING PEOPLE

T I M E S



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SPECIAL INSERT ON TORNADO PREPAREDNESS INSIDE



FEMA Photo by Andrea Booher

Beth Bartlett (above), of Del City, Oklahoma, her mother and four pets survived an F-5 tornado in a Safe Room.

A Del City Safe Room Saves Lives

Cost was no object when Beth Bartlett included a \$10,000 cast-in-place concrete *safe room* as part of the remodeling of the Del City, Okla., home she shares with her mother Norma and several pets.

“You can’t put a price on lives – human or animal,” Beth said after surviving the ferocious tornado that devastated her neighborhood May 3.

When the tornado sirens wailed that day, the Bartletts bolted to the *safe room* that Beth had designed as her closet. They brought along a corgi, a German shepherd and two cats and huddled in the dark among the clothes for five terrifying minutes.

When they emerged, the roof of their home was gone. Most of the structure was in ruins. The F-5 tornado with winds of more than 300 miles per hour wiped out their Del City neighborhood, but the closet stood fast. Flying debris failed to penetrate the concrete room – once deemed “overkill” by friends.

Beth said she considers the death of her two outside dogs her greatest personal loss from the tornado. “Everything else we can fix or replace,” she said.

Beth and her mother built the *safe room* because they were always fearful of violent storms and wanted a place for protection where they could bring their animals. The nearby shelter banned pets.

The concept of the *safe room* worked so well, President Clinton, during a tour of the Oklahoma disaster area, encouraged tornado victims to use portions of government disaster aid to make sure they build back with safety precautions in mind.

“If you don’t remember anything else I say today,” Clinton said, “build a *safe room* in your home when you rebuild.”

Costs of *safe rooms* vary, depending on size, type and building material. Funding can come from a variety of sources, including low-interest disaster loans from the U.S. Small Business Administration. These loans used for rebuilding disaster-damaged property can be increased by as much as 20 percent to cover the costs of building a *safe room*.

A brochure on *safe rooms* is available from the Federal Emergency Management Agency (FEMA) by calling 1-888-565-3896.

Tornado Help is Here

If you suffered losses due to the storms, floods and tornadoes that swept through Oklahoma May 3-5, you may be eligible for disaster assistance.

JOBS

The state of Oklahoma received \$12.5 million in federal funds for temporary disaster-related jobs, including cleanup, restoration and humanitarian aid. For information, visit your local Workforce Oklahoma office or call **877-245-5914** or **800-290-6899**.

CLEANUP

If you need help moving disaster-related debris to the right-of-way for pickup and disposal, call the United Methodist Committee on Relief, **405-895-7430** or **800-531-7808**.

DISASTER AID

State and federal aid is available for individuals and business owners affected by the disaster. Types of assistance may include:

- Temporary rental housing assistance
- Low-interest loans
- Food stamps
- Minor home repair funds
- Legal services
- Tax assistance
- Crisis counseling
- Disaster unemployment benefits.

APPLY BY PHONE

800-462-9029

(TTY: 800-462-7585)

Toll Free



A MESSAGE FROM

FEDERAL COORDINATING OFFICER

ROBERT E. HENDRIX

When I arrived May 4, the magnitude of this disaster immediately struck me. The figures are staggering—44 lives lost and thousands of homes destroyed, with more than \$1 billion in insured property loss.

True recovery takes a partnership between federal, state and local organizations. And we're well on our way to recovery.

In response to Governor Frank Keating's call for help, the Federal Emergency Management Agency (FEMA) came to Oklahoma, to support the recovery from the storms and tornadoes of early May.

Albert Ashwood, director of the Oklahoma Department of Civil Emergency Management, and his staff deserve special recognition for their outstanding effort in coordinating statewide resources.

Safe and suitable housing for survivors remains the top priority for the joint recovery effort. With more than 1.4 million cubic yards of debris spread over 19 counties, debris removal and disposal also rank high on our list of action items. We pledge to resolve those issues and others quickly.

But realistically, long-term recovery takes a long time. Restoration also must include efforts to prevent future loss of lives and property. In the wake of such devastation, I am deeply impressed by the caring spirit and hospitality shown by the people of Oklahoma. My heart goes out to you and my hat goes off to you, Oklahoma.



A MESSAGE FROM

STATE COORDINATING OFFICER

FRED LIEBE

Many people will remember May 1999 as a life-changing time. They should also remember it as a time when neighbors, volunteers and government employees teamed up to save lives, protect property and begin the recovery process.

As we deal with the aftermath of this disaster, we should pause and thank the many people at all levels in the public and private sectors who continue to work together to speed recovery.

We should remember the firefighters, law enforcement officers and emergency medical and emergency management specialists who worked with fierce determination to complete rescue operations. We must remember the volunteer organizations that mobilized, literally within minutes, to provide vital support to the people affected by the tornadoes, severe storms and flooding. We must also recognize the disaster victims who often were more concerned about others than themselves as they rushed to help one another.

We must remember strangers who, by the thousands, offered help—be it from across the street or across the country. We must recognize the teamwork of local, state and federal government officials who are bringing numerous programs into play to speed the disaster recovery process.

We at the Oklahoma Department of Civil Emergency Management are here to help; our job is to make sure individuals and communities take advantage of all assistance available to put them on the road to recovery.

What You Should Know About Disaster Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes.

Can I get a loan if I received an insurance settlement?

Yes. If the settlement fails to cover all losses, an SBA loan may cover the gap between the settlement and the cost of complete restoration. SBA can lend up to \$200,000 for real estate and \$40,000 for personal property.

Should I wait for my insurance settlement before applying for an SBA loan?

No. Apply now, before the deadline expires, even if you have a claim pending. Once your claim settles, SBA will review your loan eligibility and make any necessary adjustments.

What can I do with my insurance funds?

The real estate portion of your settlement must be used to repair your damaged real estate. You

must spend your insurance funds first before SBA can disburse funds to repair the real estate.

Can I use my insurance funds to pay off my mortgage?

No, unless your mortgage company requires you to do so. SBA must reduce your verified losses by your insurance recovery, so if you use the money to pay off your mortgage, you will not have enough money to pay for your repairs.

If your mortgage company has control over the insurance funds and applies them to your mortgage, SBA will not deduct the amount used by the lender from your loan eligibility. You must provide written proof from your lender verifying you were required to pay off your mortgage.

What does the SBA need to verify my settlement?

SBA will need a copy of your "Proof of Loss" along with the "Adjustor's Work Sheets" from your insurance company.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Oklahoma

Department of Civil Emergency Management with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**.

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Restoring Communities

Federal and State Agencies Team up to Help

Federal, state, local and voluntary agencies are working in partnership to help Oklahoma residents following the tornadoes, severe storms and flooding that hit in early May. The following is a summary of ongoing response and recovery efforts.

RESTORATION—Working closely with the **Oklahoma Department of Civil Emergency Management (ODCEM)**, the **Federal Emergency Management Agency (FEMA)** completed damage assessments, established a disaster field office and opened five disaster recovery centers. FEMA sent more than 250 people from across the country to help. FEMA will pay 75 percent of the cost to rebuild road systems, public buildings and certain other public property damaged by the storms and tornadoes in eligible counties.

GRANTS—As of May 24, **FEMA** granted more than \$1.6 million to disaster victims for minor home repairs or temporary rental assistance. Statewide, more than 8,000 victims registered for aid through the toll-free number. Nearly 4,000 visits were recorded at recovery centers. More than 1,500 families who suffered disaster-related damages received \$383,000 worth of food stamps from the **Oklahoma Department of Human Services**.

LOANS—By May 24, the **U.S. Small Business Administration (SBA)** had approved more than \$17 million in loans to renters, homeowners and business owners. SBA presented its first checks 10 days after the disaster was declared.

CLEANUP—The **U.S. Army Corps of Engineers** is handling major debris removal and disposal operations. More than 1.4 million cubic yards of debris defiles the damaged corridor—which is about 27 miles long and 3/4 of a mile wide—as well as smaller pockets in Choctaw, Dover, Mulhall, Newcastle and Stroud. The Corps is hiring staff and equipment to get the job done.

The **Commissioner of Health for the State of Oklahoma** continues to monitor health hazards posed by debris and decaying matter. The **U.S. Coast Guard** is assisting FEMA at disposal sites. Private contractors, residents and volunteers—including many church groups—are



FMEA Photo by Andrea Booher

A SBA inspector verifies a business owner's damage claim in Del City.

assisting with cleanup and salvage. The **United Methodists Committee on Relief (UMCOR)** set up a toll-free line (**800-531-7808**) and serves as a referral and matchmaking service for volunteer manpower.

HOUSING—The **U.S. Housing and Urban Development (HUD)** continues to work closely with FEMA and the **U.S. Department of Agriculture (USDA) Rural Development** to find suitable housing for displaced victims. HUD also assigned two housing representatives to each recovery center to help FHA mortgagors who suffered losses. HUD also placed a 90-day moratorium on FHA foreclosures and offered special mortgage insurance.

ECONOMY—The **U.S. Department of Commerce** and the **Economic Development Agency** agreed to make a rapid assessment of the disaster's economic impact. The **Oklahoma Department of Commerce** set up a toll-free hotline (**877-655-2287**) for affected business owners.

SAFETY—State and local law enforcement departments continue to ensure public safety. After aiding initial response efforts, the **U.S. Department of Defense** remains on standby.

INSURANCE—The **Oklahoma Insurance Department** issued information for homeowners and car owners with disaster-related claims.

CHECKS—The **U.S. Department of Treasury** continues to expedite checks from FEMA to disaster victims, as well as to state and local jurisdictions for eligible disaster-related expenses.

ENVIRONMENT—FEMA and the **Oklahoma Department of Environmental Quality (DEQ)** urge people to dispose of debris in an approved landfill and not burn or bury debris. The **Environmental Protection Agency (EPA)** and DEQ continue to monitor air quality at disposal sites and oversee the collection of hazardous household waste. FEMA coordinates with EPA, DEQ, **U.S. Fish and Wildlife Service** and the **State Historic Preservation Office** on environmental concerns.

DONATIONS—In the first two weeks following the disaster, relief agencies served 270,000 meals and sheltered 1,600 individuals. By May 24, nearly 10,000 disaster victims received more than \$2 million in Red Cross vouchers for groceries, medicine, lodging and other emergency needs. Dozens of organizations—including **Feed the Children**, the **American Red Cross**, the **Oklahoma City Food Bank**, the **Salvation Army**, the **Church of Jesus Christ of Latter Day Saints** and **Adventist Community Services**—helped the massive relief effort. Voluntary agencies set up fixed and mobile canteens to serve victims in need.

Household chemicals

Handle with Care

Household chemicals may pose a threat to your safety and to the environment if handled incorrectly. Proper handling means that you:

- **Wear gloves and/or masks.**
- **Use extreme caution.**
- **Keep products in original containers.**
- **Never mix hazardous materials.**
- **Pack products upright and tight.**
- **Use kitty litter, sawdust or newspapers in plastic bags to contain leaks.**

Debris from the May tornadoes and storms includes paint, motor oil, fertilizer and caustic cleaning compounds. The U.S. Environmental Protection Agency (EPA) asks you to separate hazardous household waste from organic material and household garbage. The EPA is setting up collection sites where individuals can drop off hazardous household waste.

If you have any questions, call **800-522-0206**.



Oklahoma City survivors show appreciation for relief workers.

FEMA Photo by Andrea Booher

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration	800-462-9029
TTY for hearing/speech-impaired	800-462-7585
Disaster Information Helpline	800-525-0321
TTY for hearing/speech-impaired	800-660-8005
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Social Security Administration	800-772-1213
TTY for hearing/speech-impaired	800-325-0778
U.S. Small Business Administration	800-366-6303
Internal Revenue Service	800-829-1040
TTY for hearing/speech-impaired	800-829-4059
U.S. Housing and Urban Development Hotline	405-553-7436
TTY for hearing/speech-impaired	405-553-7480
U.S. Department of Agriculture	
Rural Development	800-522-3819
U.S. Department of Veterans Affairs	800-827-1000

State Agencies

Oklahoma Employment	
Security Commission	877-245-5914
Toll Free	800-290-6899
Disaster Unemployment Assistance: contact your local unemployment claims office	

Oklahoma Department of Commerce	877-655-2287
Oklahoma Attorney General's Office	
Consumer Hotline	405-521-2029
Consumer Credit Protection	405-521-3653
Toll Free	800-448-4904

Oklahoma State Insurance Commission	
Claims & Complaints – Central Oklahoma	405-521-2991
Statewide	800-522-0071

Legal Services—Oklahoma City	405-416-7000
Statewide	800-522-8065

Crisis Counseling—Oklahoma City	405-858-7070
Statewide	800-522-9054

Oklahoma Office of Veterans Affairs	405-521-3684
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Health and Human Services assistance: call the county office of Department of Health or Department of Human Services listed in the telephone book.

Voluntary Agencies

American Red Cross	877-753-7324
TTY for hearing/speech impaired	800-522-8506
The Salvation Army	405-270-7800